



LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON
COMMISSIONER

BULLETIN NO. 2017-07

TO: ALL INSURERS AUTHORIZED TO ISSUE VEHICLE INSURANCE
FROM: JAMES J. DONELON, COMMISSIONER OF INSURANCE
RE: CERTIFICATES OF DESTRUCTION FOR WATER-DAMAGED VEHICLES
DATE: SEPTEMBER 7, 2017


Please be advised that La. R.S. 32:707.3 provides the procedure for obtaining a Certificate of Destruction for water-damaged vehicles. The pertinent part of paragraph A of the statute provides:

When, as a result of an insurance settlement, a motor vehicle is determined to be water damaged, as defined in this Chapter, the insurance company that acquires ownership of the vehicle shall, within thirty days from the settlement of the property damages claim, send the certificate of title to the office of motor vehicles along with an application for a certificate of destruction.

Additionally, for the purpose of this Chapter, water-damaged vehicle is defined in La. R.S. 32:702 (16) as, "any vehicle whose power train, computer, or electrical system has been damaged by flooding and that is a "total loss." Pursuant to La. R.S. 32:702 (13), "total loss" is defined as, "a motor vehicle which has sustained damages equivalent to seventy-five percent or more of the market value as determined by the most current National Automobile Dealers Association Handbook."

To obtain more information about this process and the forms and documentation required for compliance, please contact the Louisiana Department of Public Safety and Corrections, Office of Motor Vehicles. Please direct any questions regarding Bulletin No. 2017-07 to the Louisiana Department of Insurance, Office of Property and Casualty, at 225-342-5203.

Baton Rouge, Louisiana this 7TH day of September 2017.



JAMES J. DONELON
COMMISSIONER OF INSURANCE